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**Amendments to the Claims:**

Please amend the claims as follows:

1. (Previously Presented) A card reader for usage with a smart card to reduce card abrasion comprising:

a an open receptacle, where the receptacle includes at least one open side, a bottom surface, a first lateral wall, a second lateral wall and a longitudinal wall;

at least one placement tab, where the at least one placement tab extends from the first lateral wall, the second lateral wall and longitudinal wall into the receptacle and secures the placement of the smart card in the receptacle; and

a plurality of contacts residing within the receptacle where the plurality of contacts connects to a smart chip within the smart card upon placement of the smart card in the receptacle.

2. (Previously Presented) The card reader according to claim 1, wherein the plurality of contacts resiliently contact the smart chip within the smart card.

3. (Original) The card reader according to claim 1, further comprising:

a contact plate within the receptacle of the card reader that includes the plurality of contacts; and

a plurality of electrical leads from the contact plate.

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4. (Currently Amended) A card reader for usage with a smart card to reduce card abrasion comprising:

a an open receptacle, where the receptacle includes at least one open side;

a composite receptacle lip extending over an entire length of a lateral side of the receptacle and a portion of two adjoining longitudinal sides of the receptacle to cover a portion of the edge of the receptacle and securing the placement of the smart card in the receptacle; and

a plurality of contacts residing within the receptacle where the plurality of contacts connects to a smart chip within the smart card upon placement of the smart card in the receptacle.

5. (Original) The card reader according to claim 4, wherein said receptacle lip resiliently maintains the smart card in contact with the plurality of contacts.

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6. (Previously Presented) A method of having a card restraining tab smart card interface to reduce card abrasion comprising:

- providing an open receptacle to minimize card area contact within a smart card reader;

- enclosing the open receptacle on three sides of the receptacle with a first lateral wall, a second lateral wall and a longitudinal wall;

- attaching placement tabs along the first lateral wall, second lateral wall and longitudinal wall;

- inserting a smart card into the receptacle and engaging said placement tabs;

- placing a contact plate within the smart card reader;

- aligning the contact plate with a smart chip residing on a smart card; and

- resiliently connecting the contact plate to the smart chip.